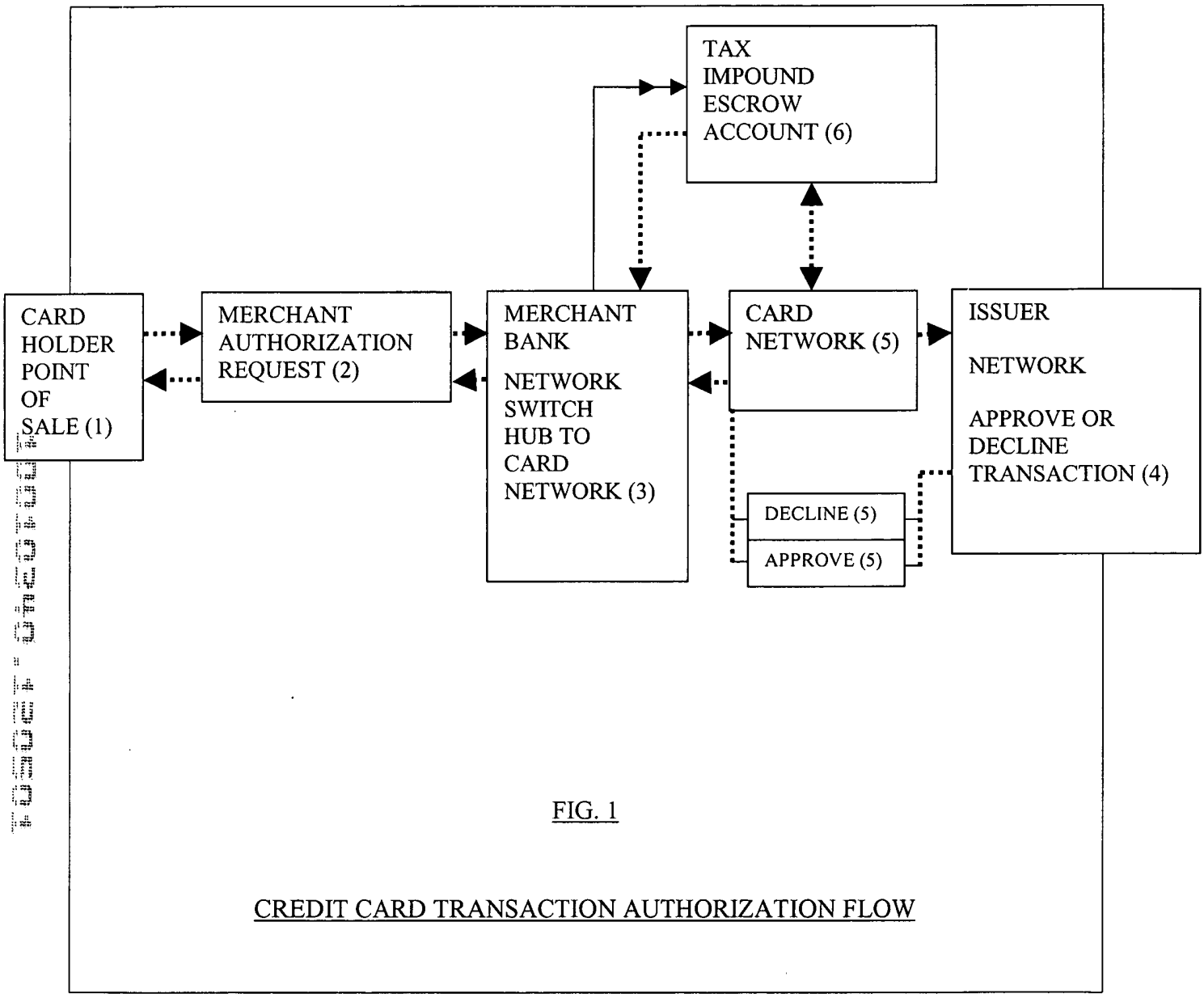


FIG. 1

CREDIT CARD TRANSACTION AUTHORIZATION FLOW

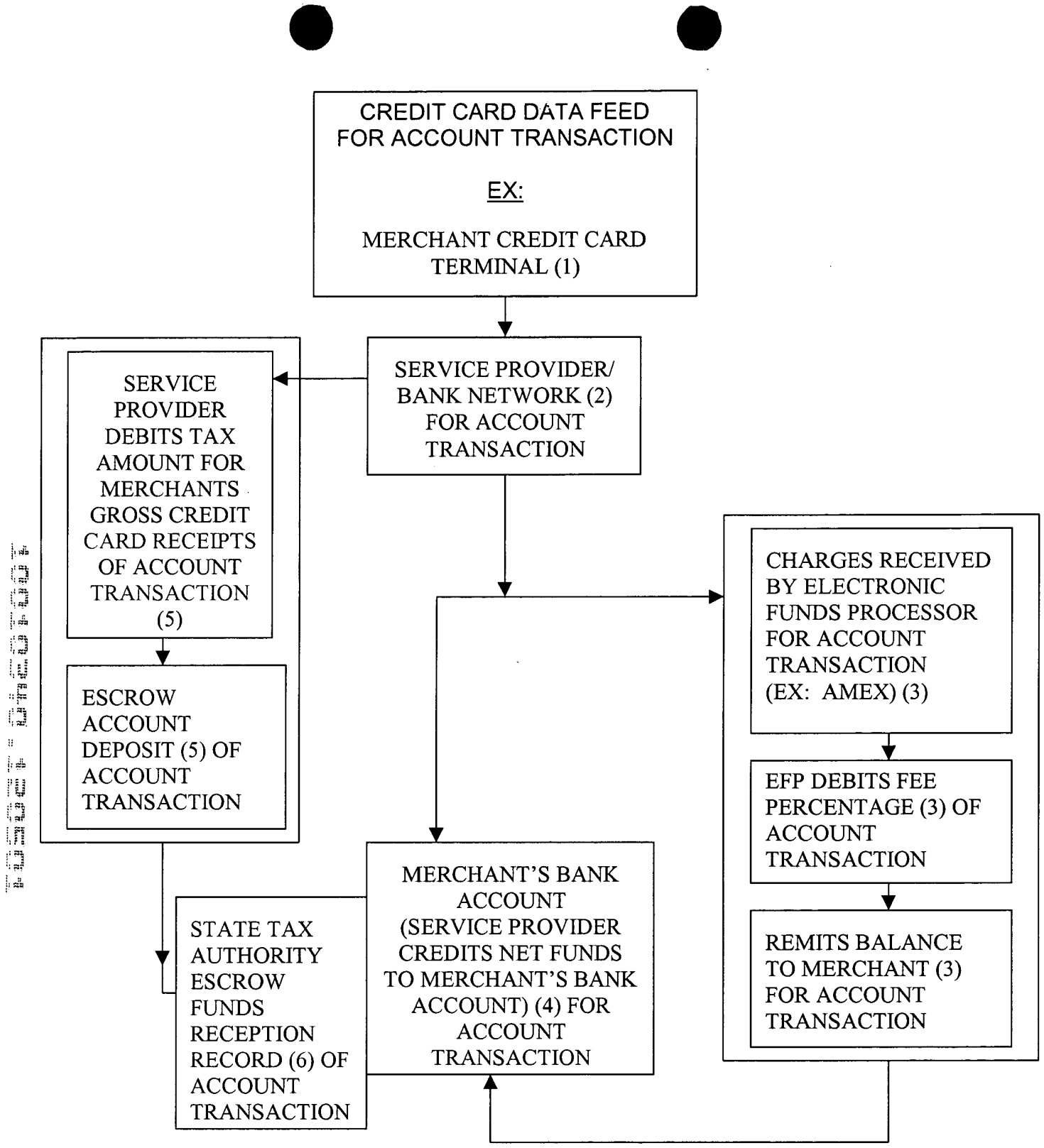
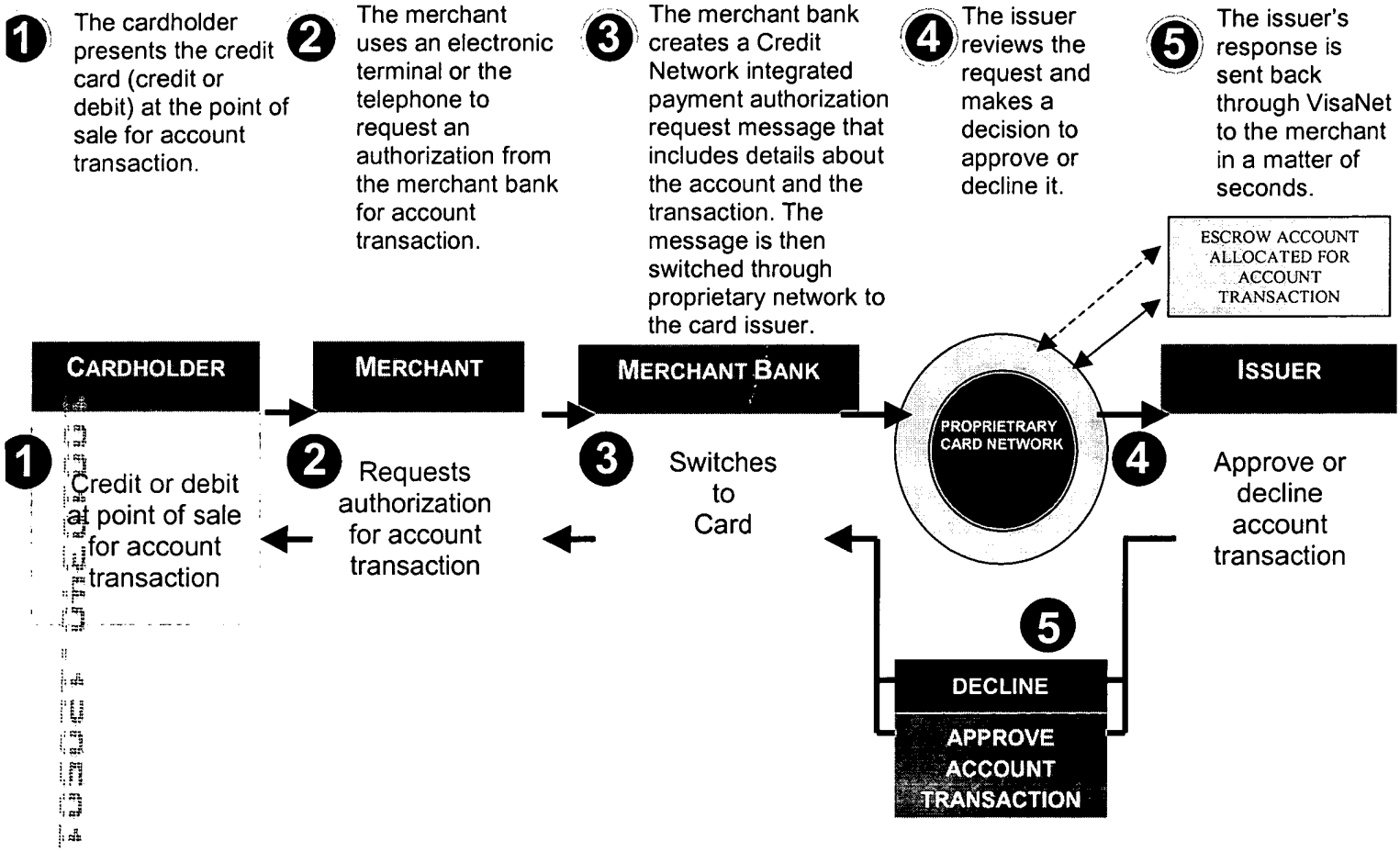


FIG. 2

ESCROW/IMPOUND ACCOUNT



NOTE: In some cases, when an issuer is unavailable for authorization, for example: proprietary network VisaNet will authorize the transaction as a part of a stand in processing service. This is done to further enhance payment system efficiency for the account transaction.

FIG. 3

PROPRIETARY CARD NETWORK INTERLINK TO ESCROW ACCOUNT TRANSACTION FUNCTIONALITY

Authorizing a credit card sale

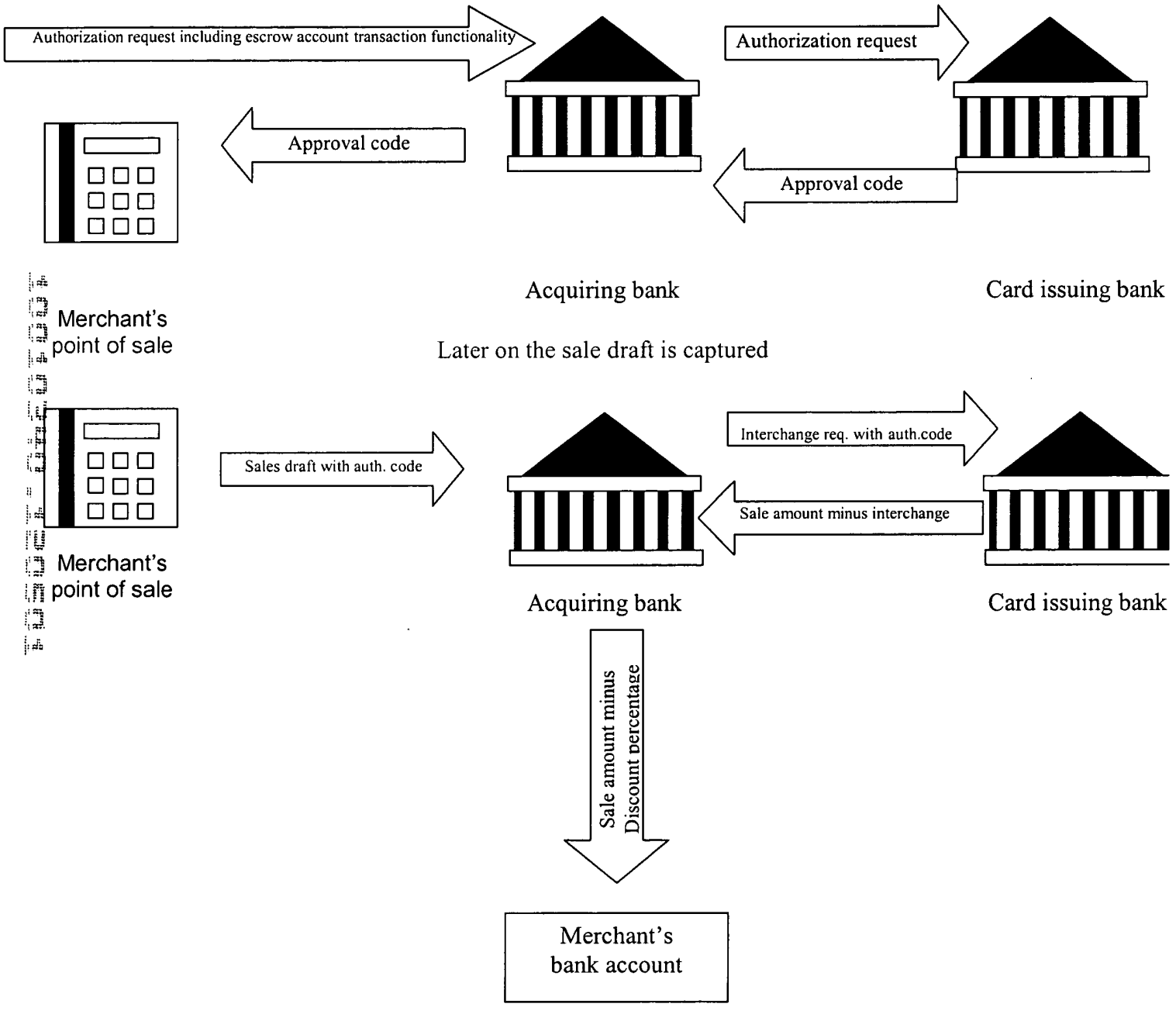


FIG. 4

PROPRIETARY NETWORK ACCOUNT TRANSACTIONS AUTHORIZATION.
(There is no card-issuing bank with American Express and Discover.)

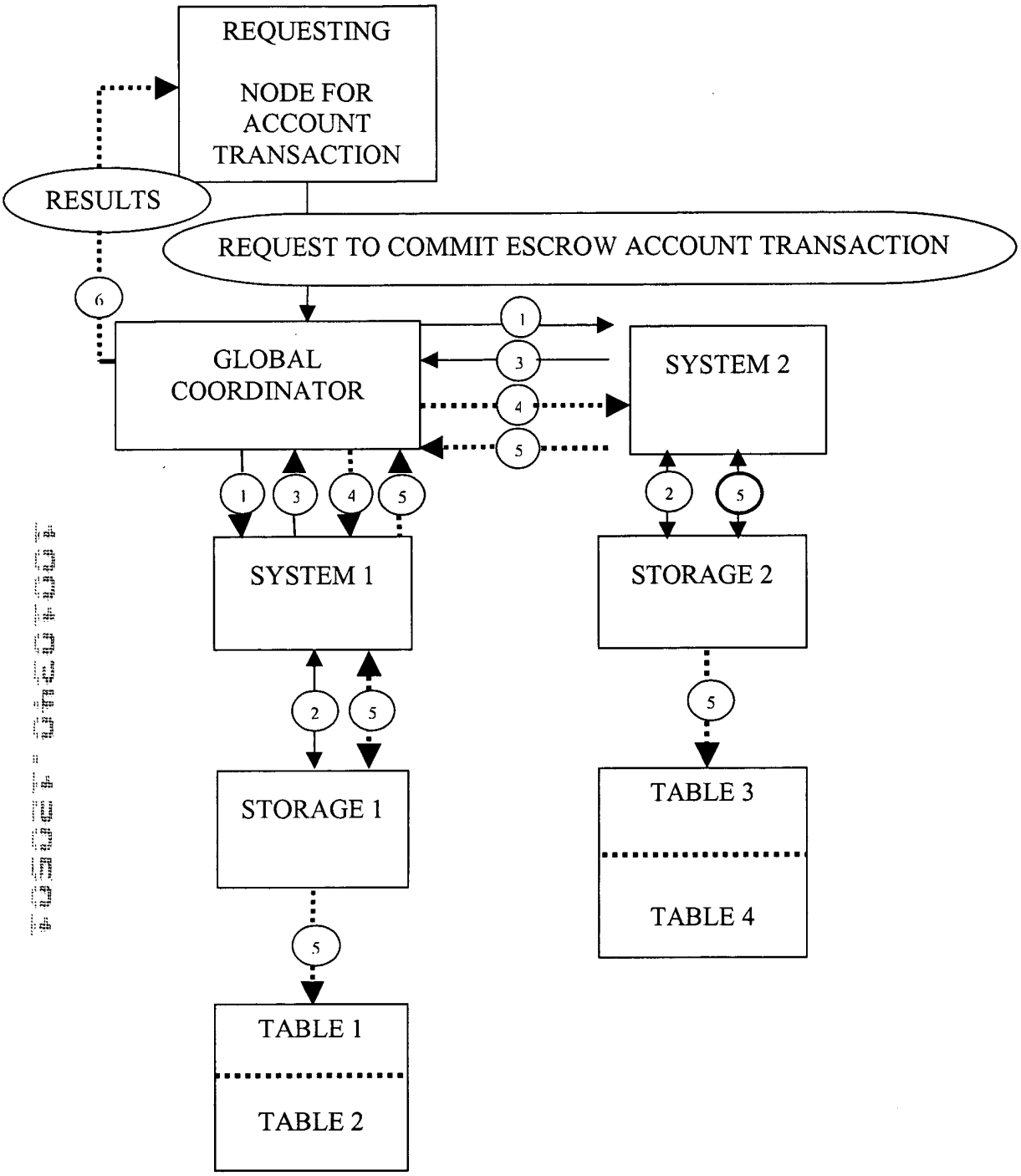


FIG. 5

TRANSACTION PROCESSING INCORPORATING ESCROW ACCOUNT TRANSACTION FUNCTIONALITY

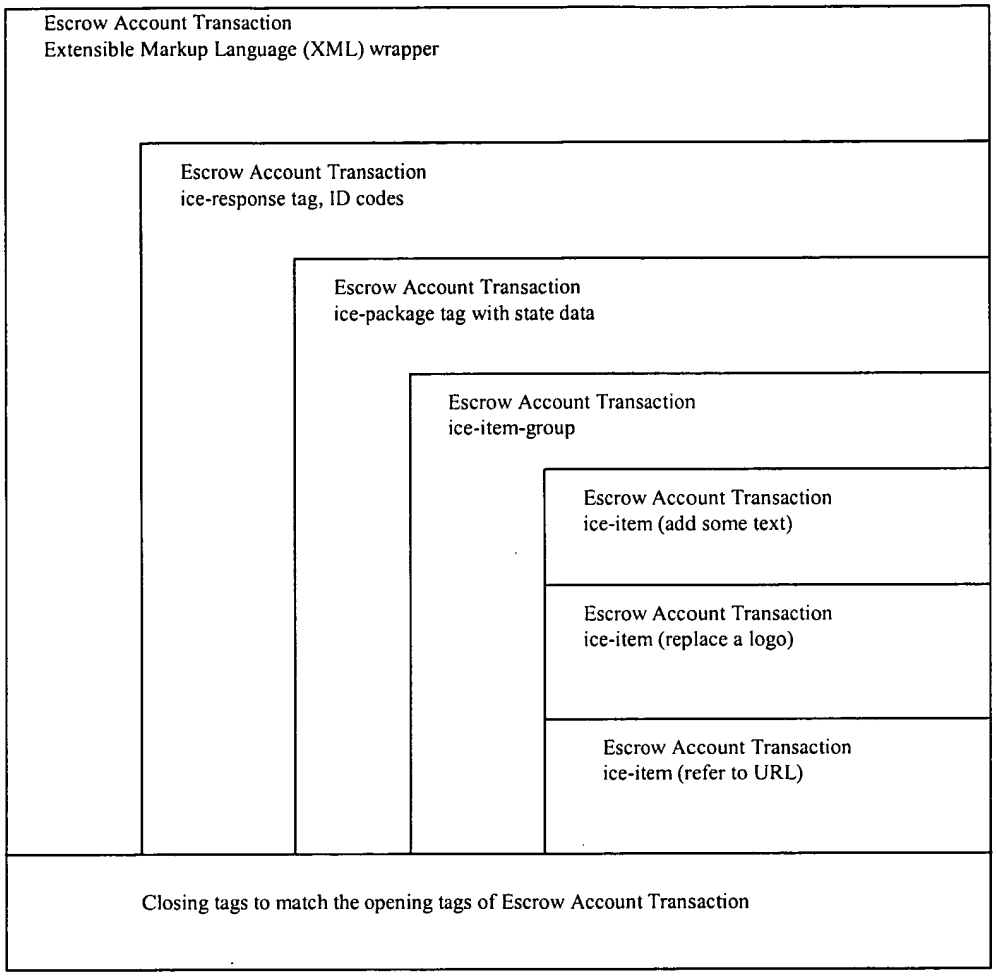


FIG. 6

ESCROW ACCOUNT TRANSACTION INTERNET CONTENT EXCHANGE PACKAGE